

Certificate Number: 13858-PAM-DE-028651668

Bankruptcy Case Number: 16-04149



13858-PAM-DE-028651668

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 21, 2017, at 11:58 o'clock PM EST, Valentin Garcia-Sandoval completed a course on personal financial management given by internet by MoneySharp Credit Counseling Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: January 22, 2017 By: /s/Marisol Sanchez

Name: Marisol Sanchez

Title: Counselor